

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 1998**Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694***This page must be completed by all credit unions.*****ASSETS**

LOANS & CASH: If the credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period, complete **Schedule A - Real Estate Loans** on page 6. If the credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete **Schedule B - Member Business Loans** on page 7.

	Interest Rate	Acct. Code	Number of Loans	Acct. Code	Amount	Acct. Code
1. Unsecured Credit Card Loans/Lines of Credit	15.00	521	0	993	\$0	396
2. All Other Unsecured Loans/Lines of Credit	15.00	522	84	994	\$66,586	397
3. New Vehicle Loans	8.50	523	41	958	\$537,748	385
4. Used Vehicle Loans	8.75	524	184	968	\$1,080,272	370
5. Total 1st Mortgage Real Estate Loans/Lines of Credit	0.00	563	0	959	\$0	703
6. Total Other Real Estate Loans/Lines of Credit	8.50	562	50	960	\$594,268	386
7. Total All Other Loans/Lines of Credit to Members	15.00	595	125	963	\$344,341	698
8. All Other Loans (Purchased or to non-members)	0.00	596	0	964	\$0	001
9. TOTAL LOANS (Sum of items 1-8)			484	025A	\$2,623,215	025B
10. Less: Allowance for Loan Losses					\$41,769	719
11. Cash and Cash Equivalents					\$261,796	730

INVESTMENTS: If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 12 and 15), or if the credit union reports a figure for item 16, complete **Schedule C - Investments** on page 8. If the credit union has investments in, or loans to Credit Union Service Organizations, complete **Schedule D - CUSO Information** on page 9.

	Amount	Acct. Code
12. Total of Membership Capital and Paid-In Capital of Corporate Credit Unions.	\$0	769
13. All Other Investments in Corporate Credit Unions	\$804,226	652C
14. Deposits in Commercial Banks, S&Ls, Mutual Savings Banks	\$0	744C
15. NCUA Share Insurance Capitalization Deposit	\$29,475	794
16. All Other Investments (Complete <i>Schedule C - Investments</i> , page 8).	\$130,000	767
17. TOTAL INVESTMENTS (Sum of items 12-16).	\$963,701	799

OTHER ASSETS:

	Amount	Acct. Code
18. Land and Building.	\$137,986	007
19. Other Fixed Assets.	\$12,194	008
20. Other Real Estate Owned.	\$0	798
21. Other Assets.	\$4,728	009
22. TOTAL ASSETS (Sum of items 9-11 and 17- 21) (Must equal line 36 on page 2).	\$3,961,851	010

LIABILITIES, SHARES AND EQUITY

Credit Union Name: BELLE CITY

Federal Charter/Certificate Number: 66694

This page must be completed by all credit unions.

LIABILITIES:	Amount	Acct. Code
23. Total Borrowings (Complete Schedule E - Borrowings, page 10)	\$0	860C
24. Accrued Dividends Payable on Shares.....	\$8,792	820
25. Accounts Payable and Other Liabilities.....	\$8,887	825

SHARES/DEPOSITS: If the credit union offers shares or deposits other than Regular Shares and Share Drafts, complete **Schedule F - Savings**, page 11.

	Dividend Rate	Acct. Code	Number of Accounts	Acct. Code	Amount	Acct. Code
26. Share Drafts	0.00	553	182	452	\$152,631	902
27. Regular Shares	2.75	552	1,565	454	\$1,975,189	657
28. All Other Shares and Deposits			184	465	\$1,373,440	919
29. TOTAL SHARES AND DEPOSITS (Sum of items 26 - 28).			1,931	460	\$3,501,260	018

EQUITY:	Amount	Acct. Code
30. Regular Reserves.....	\$300,000	931
31. Uninsured Secondary Capital (low-income designated credit unions only).....	\$0	925
32. Accumulated Unrealized Gains (Losses) on Available for Sale Securities.....	\$0	945
33. Other Reserves.....	\$0	658
34. Undivided Earnings.....	\$142,912	940
35. Appropriation for Non-Conforming Investments (SCU Only).....	\$0	668
36. Net Income (unless this amount is already included in item 34).	\$0	602
37. TOTAL LIABILITIES, SHARES AND EQUITY (Sum items 23-25 and 29-36) (Must equal line 22)	\$3,961,851	014

If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities on Page 12.

NCUA INSURED SAVINGS COMPUTATION		
Share and deposit amounts up to \$100,000 per account are insurable, if they are issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.		
	AMOUNT	Acct. Code
A. Uninsured Member Shares over \$100,000 in any Member's Account.....	\$4,301	065
B. Uninsured Nonmember Shares over \$100,000 in any Nonmember Account.....	\$0	067
C. TOTAL UNINSURED SHARES (A+B).....	\$4,301	068
D. TOTAL INSURED SHARES (item 29 less item C).	\$3,496,959	069

STATEMENT OF INCOME AND EXPENSE

Credit Union Name: BELLE CITY

Federal Charter/Certificate Number: 66694

This page must be completed by all credit unions.

INCOME (OPERATING): January 1, 1998 - December 31, 1998	Amount	Acct Code
1. Interest on Loans (Gross-before interest refunds).....	\$255,238	110
2. (Less) Interest Refunded.....	\$0	119
3. Income from Investments (Including Interest, Dividends, and CUSO Income).....	\$40,628	120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses)	\$0	124
5. Fee Income.....	\$12,793	131
6. Other Operating Income	\$17,209	659
7. Total Gross Income (Sum of items 1-6).....	\$325,868	100
EXPENSES (OPERATING): January 1, 1998 - December 31, 1998		
8. Employee Compensation and Benefits.....	\$100,259	210
9. Travel and Conference Expense.....	\$5,889	230
10. Office Occupancy Expense.....	\$15,146	250
11. Office Operations Expense.....	\$11,215	260
12. Educational and Promotional Expenses.....	\$8,778	270
13. Loan Servicing Expense.....	\$2,169	280
14. Professional and Outside Services.....	\$1,100	290
15. Provision for Loan Losses.....	\$0	300
16. Member Insurance.....	\$8,886	310
17. Operating Fees (Examination and/or supervision fees).....	\$2,692	320
18. Miscellaneous Operating Expenses.....	\$29,362	360
19. TOTAL Operating Expense (Sum of items 8-18).....	\$185,496	671
20. Net Income (Loss) from Operations (line 7 less item 19).....	\$140,372	661
NON-OPERATING GAINS OR LOSSES: January 1, 1998 - December 31, 1998		
21. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities).....	\$0	420
22. Gain (Loss) on Disposition of Fixed Assets.....	\$0	430
23. Other Non-operating Income (Expense).....	\$1,299	440
24. Income (Loss) Before Cost of Funds (Item 20 plus or minus items 21-23).....	\$141,671	395
COST OF FUNDS: January 1, 1998 - December 31, 1998		
25. Interest on Borrowed Money.....	\$0	340
26. Dividends on Shares.....	\$124,046	380
27. Interest on Deposits (SCU Only).....	\$0	381
28. Net Income (Loss) After Cost of Funds (Item 24 less items 25-26).....	\$17,625	388
RESERVE TRANSFERS YEAR-TO-DATE: January 1, 1998 - December 31, 1998		
29. Required Transfer to Statutory Reserves (Gross).....	\$0	393
30. Additional Transfers to the Statutory Reserve or Other Reserve Accounts.....	\$0	391

LOAN INFORMATION

Credit Union Name: BELLE CITY

Federal Charter/Certificate Number: 66694

This page must be completed by all credit unions.

ALL DELINQUENT LOANS AS OF DECEMBER 31, 1998

	Number	Acct. Code	Amount	Acct. Code
1. 2 to less than 6 months delinquent	1	021A	\$204	021B
2. 6 to less than 12 months delinquent	1	022A	\$285	022B
3. 12 months and over delinquent	3	023A	\$6,932	023B
4. TOTAL DELINQUENT LOANS	5	041A	\$7,421	041B

DELINQUENT CREDIT CARD LOANS AS OF DECEMBER 31, 1998

	Number	Acct. Code	Amount	Acct. Code
5. 2 to less than 6 months delinquent	0	026A	\$0	026B
6. 6 to less than 12 months delinquent	0	027A	\$0	027B
7. 12 months and over delinquent	0	028A	\$0	028B
8. TOTAL DELINQUENT CREDIT CARD LOANS ...	0	045A	\$0	045B

MISCELLANEOUS LOAN INFORMATION

	Number	Acct. Code	Amount	Acct. Code
9. Loans Purchased from Other Financial Institutions	0	614	\$2	615
10. Loans Outstanding to Credit Union Officials . . .	3	995	\$37,305	956
11. Loans Granted Year-to-Date	390	031A	\$1,683,618	031B
12. Total Amount of All Loans Charged-Off Year-to-Date			\$1,257	550
13. Total Amount of All Recoveries on Charged-Off Loans Year-to-Date			\$1,018	551
14. Total Amount of Credit Card Loans Charged-Off Year-to-Date			\$0	680
15. Total Amount of Recoveries on Credit Card Loans Charged-Off Year-to-Date			\$0	681
16. Total Amount of All Loans Charged-Off due to Bankruptcy, Year-to-Date (Include both Chapter 7 and Chapter 13 Bankruptcy Loan Charge-offs)			\$1,101	682
17. Number of members with loans in your credit union who have filed for: a. Chapter 7 Bankruptcy Year-to-Date			4	081
b. Chapter 13 Bankruptcy Year-to-Date			0	082
18. Total of outstanding loan balances subject to bankruptcies identified in item 17a. and 17b. (Do not include loans charged-off or reaffirmed.)			\$4,785	971

MISCELLANEOUS INFORMATION

This page must be completed by all credit unions.

	Acct. Code	
1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of the credit union's records	2 062	
1=Supervisory Committee	2=CPA Audit without Opinion	3=CPA Opinion Audit
4=League Audit	5=Outside Accountant (Other than CPA or League)	
Effective date of last audit	01/1998	01 H
2. Effective date of the most recent Supervisory Committee verification of Members' accounts	12/1998	1 EH
3. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records.	2 076	
1=Manual System (No Automation)	2=Vendor Supplied In-House System	3=Vendor On-Line Service Bureau
4=CU Developed In-House System	5=Other	
4. Indicate in the box below the name of your primary share and loan information processing vendor.	<div style="border: 1px solid black; padding: 5px; height: 30px;"></div> <small>*</small>	
5. Does the credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Saving and Borrowers' Protection Insurance or Surety Bond Coverage).	No 875	
If so, indicate the name of the insurance company	<div style="border: 1px solid black; padding: 5px; height: 30px;"></div> <small>876</small>	
Dollar amount of shares and/or deposits insured by the company named above.	\$0	877
6. If the credit union has an Internet E-Mail Address, please provide it in the box to the right.	<div style="border: 1px solid black; padding: 5px; height: 30px;"></div> <small>890</small>	
7. If the credit union has a World Wide Website Address, please provide it in the box to the right.	<div style="border: 1px solid black; padding: 5px; height: 30px;"></div> <small>891</small>	
8. If the credit union has a World Wide Website, is the Website interactive? (Does the Website allow users to download statements, transfer money, pay bills, etc.?)	0	8JG
9. Number of current members (not number of accounts)	1,456	083
10. Number of potential members	75,000	084
11. Number of occupational groups added to field of membership year-to-date through NCUA's Streamlined Expansion Procedures as set forth in Interpretive Ruling and Policy Statement 94-1.	0	085
12. Number of actual members added to field of membership year-to-date through NCUA's Streamlined Expansion Procedures as set forth in Interpretive Ruling and Policy Statement 94-1.	0	086
13. Number of potential members added to field of membership year-to-date through NCUA's Streamlined Expansion Procedures as set forth in Interpretive Ruling and Policy Statement 94-1.	0	087
14. Number of credit union employees who are: a. Full-Time (26 hours or more)	3	564A
b. Part-Time (25 hours or less per week)	0	564B

Credit Union Name: BELLE CITY Federal Charter/Certificate Number: 66694

Telephone No.: * _____ Fax No.: * _____ Office Hours: _____

PREPARED BY (signature): * _____ Date: _____

CERTIFIED CORRECT BY (signature): _____ Date: _____

Please print: _____ Manager/CEO (The person responsible for the day-to-day operations of the credit union)

Please print * * *

President of the Board (Chairperson) Walter Ross

SCHEDULE A - REAL ESTATE LOANS/LINES OF CREDIT (OUTSTANDING BALANCES)

Credit Union Name: BELLE CITY

Federal Charter/Certificate Number: 66694

Complete this schedule if the credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. If there is an amount reported on page 1, lines 5 or 6, this schedule must be completed.

REAL ESTATE LOANS AND LINES OF CREDIT

1. First Mortgage
 - A. Fixed Rate
 - B. Adjustable Rate
2. Other Real Estate
 - A. Closed End Fixed Rate
 - B. Closed-End Adjustable Rate
 - C. Open-End Adjustable Rate/Home Equity
 - D. Other
3. TOTALS (each column) .

	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to Date	Acct. Code	Amount of Loans Granted Year-to Date	Acct. Code
1. First Mortgage	0	972	\$0	704	0	982	\$0	720
A. Fixed Rate	0	973	\$0	705	0	983	\$0	721
B. Adjustable Rate	50	974	\$594,268	706	21	984	\$322,341	722
2. Other Real Estate	0	975	\$0	707	0	985	\$0	723
A. Closed End Fixed Rate	0	976	\$0	708	0	986	\$0	724
B. Closed-End Adjustable Rate	0	977	\$0	709	0	987	\$0	725
3. TOTALS (each column) .	50	978	\$594,268	710	21	988	\$322,341	726

DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF DECEMBER 31, 1998

4. Amount of First Mortgage Loans/LOC
 - A. 1 to less than 2 months delinquent
 - B. 2 to less than 6 months delinquent
 - C. 6 to less than 12 months delinquent
 - D. 12 months or more delinquent
 - E. TOTAL (Sum of item 4, A+B+C+D)
5. Amount of Other Real Estate Loans/LOC
 - A. 1 to less than 2 months delinquent
 - B. 2 to less than 6 months delinquent
 - C. 6 to less than 12 months delinquent
 - D. 12 months or more delinquent
 - E. TOTAL (Sum of item 5, A+B+C+D)

	Fixed Rate	Acct. Code	Adjustable Rate	Acct. Code
4. Amount of First Mortgage Loans/LOC	\$0	751	\$0	771
A. 1 to less than 2 months delinquent	\$0	752	\$0	772
B. 2 to less than 6 months delinquent	\$0	753	\$0	773
C. 6 to less than 12 months delinquent	\$0	754	\$0	774
D. 12 months or more delinquent	\$0	713	\$0	714
E. TOTAL (Sum of item 4, A+B+C+D)	\$0	755	\$0	775
5. Amount of Other Real Estate Loans/LOC	\$0	756	\$0	776
A. 1 to less than 2 months delinquent	\$0	757	\$0	777
B. 2 to less than 6 months delinquent	\$0	758	\$0	778
C. 6 to less than 12 months delinquent	\$0	715	\$0	716

**REAL ESTATE LOANS/LINES OF CREDIT
CHARGE OFFS AND RECOVERIES**

6. Amount of First Mortgage Loans/LOC.
7. Amount of Other Real Estate Loans/LOC.

	Charged-Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
6. Amount of First Mortgage Loans/LOC.	\$0	548	\$0	607
7. Amount of Other Real Estate Loans/LOC.	\$0	549	\$0	608

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

8. Allowance for Losses on All Real Estate Loans
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan
10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date
11. Total Amount of All Real Estate Loans Outstanding that will contractually refinance, reprice or mature within 3 years

Amount	Acct. Code
\$0	731
\$0	718
\$0	736
\$0	712

SCHEDULE B - MEMBER BUSINESS LOANS**Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694

Complete this schedule if the credit union has any member business loans outstanding or has originated any member business loans during the reporting period.

MEMBER BUSINESS LOANS (MBLs)	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. Agricultural Related Loans	0	961	\$0	042	0	099	\$0	463
2. All Other MBLs	0	962	\$0	387	0	399	\$0	389
3. TOTALS (each column) .	0	900	\$0	400	0	090	\$0	475

DELINQUENT MEMBER BUSINESS LOANS

4. Agricultural Related Loans
 A. 1 to less than 2 months delinquent
 B. 2 to less than 6 months delinquent
 C. 6 to less than 12 months delinquent
 D. 12 months or more delinquent
 E. TOTAL (Sum of item 4, A+B+C+D)

5. All Other Member Business Loans
 A. 1 to less than 2 months delinquent
 B. 2 to less than 6 months delinquent
 C. 6 to less than 12 months delinquent
 D. 12 months or more delinquent
 E. TOTAL (Sum of item 5, A+B+C+D)

Amount	Acct. Code
\$0	125A
\$0	125B
\$0	125C
\$0	125D
\$0	125E
\$0	126A
\$0	126B
\$0	126C
\$0	126D
\$0	126E

MEMBER BUSINESS LOAN CHARGE OFFS AND RECOVERIES

6. Amount of Member Business Agricultural Loans.....
 7. Amount of All Other Member Business Loans

Charged-Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
\$0	132	\$0	134
\$0	133	\$0	135

MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION

8. Allowance for Losses on Member Business Loans.....
 9. Aggregate of All Concentrations of Credit for Member Business Loans.....
 10. Construction or Development Member Business Loans.....

Amount	Acct. Code
\$0	140
\$0	142
\$0	143

SCHEDULE C - INVESTMENTS

12/31/1998

Credit Union Name: BELLE CITY

Federal Charter/Certificate Number: 66694

Complete this schedule if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of the NCUA Share Insurance Capitalization Deposit and the Total of Membership Capital Share Deposit and Paid-In Capital of Corporate Credit Unions) or if there is an amount reported on page 1, line 16 (All Other Investments).

TYPES OF INVESTMENTS

- 1.Sum of items 12, 13, 14, 15 from page 1
- 2.U.S. Government Obligations
- 3.Federal Agency Securities
- 4.Mutual Funds & Common Trust Investments
- 5.Credit Unions - Deposits in and Loans to
- 6.Other Investments
- 7.TOTAL INVESTMENTS (Must equal amount reported on page 1, item 17.)**

Amount	Acct. Code
\$833,701	768
\$0	741C
\$0	742C
\$0	743C
\$100,000	672C
\$30,000	655C
\$963,701	799

CLASSIFICATION OF INVESTMENTS

8.Investments Not Subject to SFAS 115

SFAS 115 Investments:

- 9.Held to Maturity
- 10.Available for Sale
- 11.Trading

12.TOTALS

A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
\$934,225	\$0	\$0	\$29,475	\$963,700	745
\$0	\$0	\$0	\$0	\$0	796
\$0	\$0	\$0	\$0	\$0	797
\$0				\$0	965
\$934,225	\$0	\$0	\$29,475	\$963,701	799

MORTGAGE-BACKED SECURITIES

Items 13 and 14 should also be included on the appropriate lines within the sections for Types of Investments and Classification of Investments, items 1-7 and 8-12 above.

- 13.Mortgage Pass-Through Securities
- 14.Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs).

Amount	Acct. Code
\$0	732
\$0	733

MISCELLANEOUS INVESTMENT INFORMATION

15. Fair Value of Held to Maturity Investments.
16. Repurchase Agreements
17. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage
18. Mortgage Derivative Products Failing the FFIEC High Risk Securities Test.
19. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities.
20. Investments Not Authorized by the FCU Act or NUCA Rules and Regulations (SCU Only).
21. Total of Deposits and Shares Meeting the Requirements of Section 703.70(a). . . . (See Instructions).
22. Total of Securities Meeting the Requirements of Section 703.90(b). . . . (See Instructions).
23. Market Value Devaluation of Portfolio at a 300 Basis Point Shock (See Instructions).

Amount	Acct. Code
\$0	801
\$0	780
\$0	781
\$0	782
\$0	783
\$0	784
\$0	785
\$0	786
\$0	787

SCHEDULE D - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694**DON'T MAKE ENTRIES ON THIS FORM UNLESS YOUR CREDIT UNION HAS A LOAN TO OR INVESTMENT IN A CUSO*****Complete a separate line for each CUSO your credit union has a loan to or an investment in.***

A Credit Union Service Organization is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions. Answer the following questions for each CUSO that your credit union has an investment in or a loan to. If your credit union has investments in or loans to more than one CUSO, complete a separate line of information for each CUSO.

NOTE: If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO's books and records should be combined with your credit union's for reporting on pages 1, 2, 3, and 4 of the call report. Complete this form for each CUSO, regardless of whether your credit union wholly owns the CUSO or owns the majority of the CUSO.

	Name of CUSO (Acct. 830)	Amount Invested in CUSO (Acct. 831)	Amount loaned to CUSO (Acct. 832)	Net Income (loss) from CUSO which is included in amounts reported on page 4, line 3 (Acct. 835)		
				**	***	0
A.	WCUSSC Inc	\$30,000	\$0	No	3	0
B.		\$0	\$0	No	0	0
C.		\$0	\$0	No	0	0
D.		\$0	\$0	No	0	0
E.		\$0	\$0	No	0	0
F.		\$0	\$0	No	0	0
G.		\$0	\$0	No	0	0
H.		\$0	\$0	No	0	0
I.		\$0	\$0	No		
J.		\$0	\$0	No		

Note:

** Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-J)

*** Indicate in the box the number which describes the predominant service provided by the CUSO: (Acct. Code 834A-J)

1 = Mortgage Processing	4 = Insurance Services	7 = Credit Cards	10 = Tax Preparation
2 = EDP Processing	5 = Investment Services	8 = Trust Services	11 = Travel
3 = Shared Branching	6 = Auto Buying, Leasing, Indirect Lending	9 = Item Processing	12 = Other

SCHEDULE E - BORROWINGS**Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694**Complete this schedule if there is an amount reported on page 2, item 23 (Total Borrowings).**

The amount reported below on item 4C must equal the amount reported on page 2, item 23.

DISTRIBUTION OF BORROWINGS

1. Other Notes, Promissory Notes and Interest Payable

2. Reverse Repurchase Agreements

3. Subordinated CDCU Debt

4. TOTALS (each column)

	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C. Total Amount	Acct. Code
1. Other Notes, Promissory Notes and Interest Payable	\$0	\$0	\$0	\$0	011C
2. Reverse Repurchase Agreements	\$0	\$0	\$0	\$0	058C
3. Subordinated CDCU Debt	\$0	\$0	\$0	\$0	867C
4. TOTALS (each column)	\$0	\$0	\$0	\$0	860C

MISCELLANEOUS BORROWINGS INFORMATION

5. Amount of Promissory Notes Outstanding to Non-Members

Amount	Acct. Code
\$0	865

SCHEDULE F - SAVINGS**Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694

Complete this schedule if the credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. If there is an amount reported on page 2, line 28, this schedule must be completed.

DISTRIBUTION OF SAVINGS	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C.Total Amount	Acct. Code	Total Number of Accounts	Acct. Code
1. Sum of items 26 and 27 from page 2	\$2,127,820			\$2,127,820	918	1,747	466
2. Money Market Shares	\$0			\$0	911	0	458
3. Share Certificates	\$1,051,447	\$49,508	\$0	\$1,100,955	908C	71	451
4. IRA/KEOGH Accounts	\$232,633	\$29,181	\$0	\$261,814	906C	56	453
5. All Other Shares	\$10,671	\$0	\$0	\$10,671	630	57	455
6. TOTAL SHARES	\$3,422,571	\$78,689	\$0	\$3,501,260	013	1,931	966
7. Non-Member Deposits	\$0	\$0	\$0	\$0	880	0	457
8. TOTAL SHARES AND DEPOSITS	\$3,422,571	\$78,689	\$0	\$3,501,260	018	1,931	460

DIVIDEND/INTEREST RATES

9. Money Market Shares with Minimum Balance Requirement, Withdrawal Limitations, and no Fixed Maturity

10. Share Certificates with 1 Year Maturity

11. IRA/KEOGH and Retirement Accounts

12. Non-Member Deposits

13. All Other Shares

Rate	Acct. Code
0.00	532
5.85	547
3.00	554
0.00	599
2.75	585

SCHEDULE G - OFF-BALANCE SHEET COMMITMENTS AND CONTINGENT ASSETS AND LIABILITIES**Credit Union Name:** BELLE CITY **Federal Charter/Certificate Number:** 66694

If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, this schedule must be completed.

1. Unused Commitments

- A. Revolving Open-End Lines Secured by 1-4 Family Residential Properties
- B. Credit Card Lines
- C. Outstanding Letters of Credit
- D. Commercial Real Estate, Construction and Land Development
- E. Unsecured Share Draft Lines of Credit
- F. Other Unused Commitments

2. Loans Sold or Swapped with Recourse

- A. Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date
- B. Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse

3. Pending Bond Claims

Amount	Acct. Code
\$0	811
\$0	812
\$0	813
\$0	814
\$0	815
\$0	816
\$0	817
\$0	819
\$0	818